#### Case 21-10137-amc Doc 11 Filed 01/31/21 Entered 02/01/21 00:47:10 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 21-10137-amc Chapter 13 Hugh D McGlade

Caroline A. McGlade Debtors

CERTIFICATE OF NOTICE

User: admin District/off: 0313-2 Page 1 of 3 Form ID: 309I Total Noticed: 29 Date Rcvd: Jan 29, 2021

The following symbols are used throughout this certificate:

Symbol **Definition** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2021:

<b>Recip ID</b> db/jdb	Recipient Name and Address  + Hugh D McGlade, Caroline A. McGlade, 4051 Redden Road, Drexel Hill, PA 19026-5115
14577459	Aqua Pennsylvania, 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
14577455	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14577464	+ Jacqueline McGlade, 4051 Redden Road, Drexel Hill, PA 19026-5115
14577466	+ KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street, Philadelphia, PA 19106-1541
14577473	+ Upper Darby Township, Municipal Building, Room 102, 100 Garrett Road, Upper Darby, PA 19082-3135

TOTAL: 6

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: spitofskybk@verizon.net	Date/Time	Recipient Name and Address
uty		Jan 30 2021 01:46:00	DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401
tr	+ Email/Text: bncnotice@ph13trustee.com	Jan 30 2021 01:47:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Jan 30 2021 01:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 30 2021 06:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2021 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 30 2021 01:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 30 2021 01:47:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14577460	+ EDI: WFNNB.COM	Jan 30 2021 06:13:00	Comenity Bank/Venus Credit, P.O. Box 182789, Columbus, OH 43218-2789
14577461	+ EDI: WFNNB.COM	Jan 30 2021 06:13:00	Comenity Bank/Woman Within, P.O. Box 182789, Columbus, OH 43218-2789
14577543	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 30 2021 01:46:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14577462	Email/Text: ebnnotifications@creditacceptance.com	Jan 30 2021 01:46:00	Credit Acceptance Corp., P.O. Box 5070, Southfield, MI 48086-5070
14577458	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 30 2021 01:47:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA

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4.4555.450	EDV Was don't		19106-2905
14577463	EDI: IIC9.COM	Jan 30 2021 06:13:00	I.C. Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
14577465	+ EDI: JEFFERSONCAP.COM	Jan 30 2021 06:13:00	Jefferson Capial Syatems LLC, P.O. Box 7999, Saint Cloud, MN 56302-7999
14577467	+ Email/Text: PBNCNotifications@peritusservices.com	Jan 30 2021 01:46:00	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
14577468	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2021 02:30:55	LVNV Funding LLC, c/o Resurgent Capital Services, LP, P.O. Box 1269, Greenville, SC
14579512	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2021 02:30:55	29602-1269  LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14577469	Email/Text: info@plazaservicesllc.com	Jan 30 2021 01:46:00	Plaza Services, 110 Hammond Drive, Atlanta, GA 30328
14577470	EDI: PRA.COM	Jan 30 2021 06:13:00	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14579511	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2021 02:30:21	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14577471	+ EDI: DRIV.COM	Jan 30 2021 06:13:00	Santander Consumer USA, 8585 N Stemmons FW, Suite 1100 N, Dallas, TX 75247-3822
14578839	+ EDI: DRIV.COM	Jan 30 2021 06:13:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
14577472	+ Email/Text: jennifer.chacon@spservicing.com	Jan 30 2021 01:47:00	Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
14577474	+ EDI: BLUESTEM	Jan 30 2021 06:13:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 24

#### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14577457	*+	Caroline A. McGlade, 4051 Redden Road, Drexel Hill, PA 19026-5115
14577456	*+	Hugh D. McGlade, 4051 Redden Road, Drexel Hill, PA 19026-5115

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2021 at the address(es) listed below:

below.

Name Email Address

DAVID B. SPITOFSKY

on behalf of Debtor Hugh D McGlade spitofskybk@verizon.net spitofskylaw@verizon.net

DAVID B. SPITOFSKY

on behalf of Joint Debtor Caroline A. McGlade spitofskybk@verizon.net spitofskylaw@verizon.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

 $ecfemails@ph13trustee.com\ philaecf@gmail.com$ 

TOTAL: 5

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Information to id	entify the case:	•		
Debtor 1:	Hugh D McGlade	Social Security number or ITIN:	xxx-xx-5332	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Caroline A. McGlade	Social Security number or ITIN:	xxx-xx-2406	
	First Name Middle Name Last Name			
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	1/20/21
Case number:	21-10137-amc			

### Official Form 3091

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Hugh D McGlade	Caroline A. McGlade
2.	All other names used in the last 8 years		
3.	Address	4051 Redden Road Drexel Hill, PA 19026	4051 Redden Road Drexel Hill, PA 19026
4.	<b>Debtor's attorney</b> Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272–4555  Email: spitofskybk@verizon.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377  Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M.  Contact phone (215)408–2800
			Date: 1/29/21

For more information, see page 2

Debtor Hugh D McGlade and Caroline A. McGlade

Case number 21-10137-amc

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/30/21	
required filing fee by the following deadlines.	You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/31/21	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/19/21	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$743.00 confirmation will be held on: 3/23/21 at 10:00 AM, Location: Courtroom #4, 900 Market Street,		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	